

COMMUNITY BANCSHARES OF MISSISSIPPI, INC. EMPLOYEE STOCK OWNERSHIP PLAN

	CPP Disbursement Date 09/11/2009	RSSD (Holding Company) 2313544	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2013 \$ millions	2014 \$ millions	%chg from prev		
Assets	\$692	\$665	-3.8%		
Loans	\$463	\$491	6.1%		
Construction & development	\$51	\$60	16.3%		
Closed-end 1-4 family residential	\$96	\$110	14.0%		
Home equity	\$12	\$16	29.8%		
Credit card	\$0	\$0			
Other consumer	\$9	\$14	48.8%		
Commercial & Industrial	\$47	\$55	17.5%		
Commercial real estate	\$166	\$158	-4.9%		
Unused commitments	\$53	\$50	-5.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$76	\$52	-32.3%		
Asset-backed securities	\$42	\$19	-54.9%		
Other securities	\$30	\$34	12.8%		
Cash & balances due	\$39	\$28	-29.1%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$40	\$54	34.1%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$40	\$54	34.1%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$632	\$605	-4.3%		
Deposits	\$621	\$593	-4.5%		
Total other borrowings	\$5	\$5	5.7%		
FHLB advances	\$0	\$0	-54.5%		
Equity					
Equity capital at quarter end	\$60	\$60	1.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.0%	9.1%	--		
Tier 1 risk based capital ratio	13.5%	13.2%	--		
Total risk based capital ratio	14.5%	14.2%	--		
Return on equity ¹	13.7%	13.6%	--		
Return on assets ¹	1.2%	1.2%	--		
Net interest margin ¹	4.4%	4.9%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	133.0%	65.1%	--		
Loss provision to net charge-offs (qtr)	0.0%	41.5%	--		
Net charge-offs to average loans and leases ¹	0.1%	0.2%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2013	2014	2013	2014	
Construction & development	2.2%	3.6%	0.0%	0.0%	--
Closed-end 1-4 family residential	1.0%	0.9%	0.1%	0.0%	--
Home equity	0.6%	1.2%	0.1%	0.6%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.2%	0.4%	0.0%	0.1%	--
Commercial & Industrial	0.5%	3.6%	0.1%	0.3%	--
Commercial real estate	0.7%	1.1%	0.0%	0.0%	--
Total loans	0.8%	1.5%	0.0%	0.1%	--